

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Cindy Castro

Debtor(s)

Case No. 15 B 04192

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/09/2015.
- 2) The plan was confirmed on 06/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2015, 06/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/06/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$22,282.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,078.76
Less amount refunded to debtor	\$1,177.54

NET RECEIPTS: **\$28,901.22**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,993.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,273.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,266.58**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL Laboratories	Unsecured	0.00	44.98	44.98	44.98	0.00
ACL Laboratories	Unsecured	0.00	559.58	559.58	559.58	0.00
Arnoldharris (Original Creditor:04 Cook	Unsecured	294.00	NA	NA	0.00	0.00
Arnoldharris (Original Creditor:04 Cook	Unsecured	159.00	NA	NA	0.00	0.00
Arnoldharris (Original Creditor:04 Cook	Unsecured	90.00	NA	NA	0.00	0.00
Chase	Unsecured	2,582.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	900.00	1,173.40	1,173.40	1,173.40	0.00
Comenity Bank/Vctrssec	Unsecured	676.00	NA	NA	0.00	0.00
Comenity Bank/Vctrssec	Unsecured	0.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	236.00	NA	NA	0.00	0.00
I C System Inc (Original Creditor:At T	Unsecured	272.00	NA	NA	0.00	0.00
Illinois Dept of Revenue	Priority	0.00	NA	NA	0.00	0.00
Illinois Title Loans	Unsecured	2,000.00	3,414.97	3,414.97	3,414.97	0.00
Internal Revenue Service	Priority	0.00	NA	NA	0.00	0.00
Mcsi Inc (Original Creditor:01 City Of C	Unsecured	200.00	NA	NA	0.00	0.00
Mcsi Inc (Original Creditor:01 City Of M	Unsecured	200.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	337.00	337.50	337.50	0.00	0.00
NCO Financial Systems Inc	Unsecured	1,570.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	1,139.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	1,786.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	1,430.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	785.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	5,076.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	1,072.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	578.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	428.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	285.00	NA	NA	0.00	0.00
Ncofin/980 (Original Creditor:04 Illinoi	Unsecured	150.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	10,875.00	15,305.39	11,750.00	11,750.00	768.00
Portfolio Recovery Associates	Unsecured	NA	3,555.39	3,555.39	3,555.39	0.00
Portfolio Recovery Associates	Unsecured	352.00	352.33	352.33	352.33	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	1,339.00	1,339.08	1,339.08	1,339.08	0.00
Quantum3 Group	Unsecured	676.00	676.91	676.91	676.91	0.00
Torres Crdit (Original Creditor:10 Commc	Unsecured	937.00	NA	NA	0.00	0.00
Village of Carol Stream	Unsecured	2,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,750.00	\$11,750.00	\$768.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,750.00	\$11,750.00	\$768.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,454.14	\$11,116.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,266.58</u>
Disbursements to Creditors	<u>\$23,634.64</u>
TOTAL DISBURSEMENTS :	<u>\$28,901.22</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/25/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.